

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: FLETCHER, TODD A  
FLETCHER, PATRICIA M

§ Case No. 09-73411

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$96,968.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$1,100.00</u>
Total Distribution to Claimants: <u>\$4,873.26</u>	Claims Discharged Without Payment: <u>\$0.00</u>
Total Expenses of Administration: <u>\$62,905.05</u>	

3) Total gross receipts of \$ 112,020.57 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 44,242.26 (see **Exhibit 2**), yielded net receipts of \$67,778.31 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$105,967.06	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	62,905.05	62,905.05	62,905.05
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	9,678.02	4,873.26	4,873.26
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$178,550.13	\$67,778.31	\$67,778.31

4) This case was originally filed under Chapter 7 on August 13, 2009.  
The case was pending for 88 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/06/2017 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
PI case - vaginal mesh action	1242-000	112,020.57
<b>TOTAL GROSS RECEIPTS</b>		<b>\$112,020.57</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Patricia Fletcher	Debtor's P.I. exemption	8100-002	15,000.00
Patricia Fletcher	Per court order 10/31/2016	8200-002	20,000.00
FLETCHER, PATRICIA		8200-002	9,242.26
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$44,242.26</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	CITIZENS FINANCE	4110-000	N/A	3,447.13	0.00	0.00
5S	AMERICAN GENERAL FINANCE	4110-000	N/A	1,100.00	0.00	0.00
8 -2	Chase Home Finance LLC	4110-000	N/A	101,419.93	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$105,967.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - Joseph D. Olsen	2100-000	N/A	6,638.92	6,638.92	6,638.92
Trustee Expenses - JOSEPH D. OLSEN	2200-000	N/A	220.52	220.52	220.52
Attorney for Trustee Fees (Trustee Firm) - Joseph D Olsen	3110-000	N/A	2,337.50	2,337.50	2,337.50
Other - Freese & Goss, PLLC	3210-600	N/A	52,509.84	52,509.84	52,509.84
Other - Garretson Resolution Group	3992-000	N/A	1,002.33	1,002.33	1,002.33
Other - Rabobank, N.A.	2600-000	N/A	105.30	105.30	105.30
Other - Rabobank, N.A.	2600-000	N/A	90.64	90.64	90.64
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$62,905.05	\$62,905.05	\$62,905.05

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	MUTUAL MANAGEMENT SERVICES	7100-000	N/A	218.26	0.00	0.00
3	AMERICAN INFOSOURCE LP AS AGENT FOR	7100-000	N/A	192.04	192.04	192.04

3I	AMERICAN INFOSOURCE LP AS AGENT FOR	7990-000	N/A	6.82	6.82	6.82
4	ALL CREDIT LENDERS	7100-000	N/A	497.84	0.00	0.00
5U	AMERICAN GENERAL FINANCE	7100-000	N/A	2,211.81	2,211.81	2,211.81
6	Cottonwood Financial Illinois, LLC	7100-000	N/A	727.66	0.00	0.00
7	AFFORDABLE CASH ADVANCE	7100-000	N/A	233.12	0.00	0.00
9	AFFORDABLE CASH ADVANCE	7100-000	N/A	233.12	0.00	0.00
10	HEALTHFIRST PHYS REHAB	7100-000	N/A	367.18	0.00	0.00
11	ROCKFORD HEALTH PHYSICIANS	7100-000	N/A	643.80	274.00	274.00
11I	ROCKFORD HEALTH PHYSICIANS	7990-000	N/A	9.73	9.73	9.73
12	PRA Receivables Management, LLC	7100-000	N/A	150.49	150.49	150.49
12I	PRA Receivables Management, LLC	7990-000	N/A	5.34	5.34	5.34
13	Seventh Avenue	7100-000	N/A	283.52	283.52	283.52
13I	Seventh Avenue	7990-000	N/A	10.07	10.07	10.07
14	Clerk of the United States Bankruptcy Court - PALISADES	7100-001	N/A	1,199.40	1,199.40	1,199.40
14I	Clerk of the United States Bankruptcy Court - PALISADES	7990-001	N/A	42.59	42.59	42.59
15	Asset Acceptance LLC / Assignee / Target National	7100-000	N/A	174.25	174.25	174.25
15I	Asset Acceptance LLC / Assignee / Target National	7990-000	N/A	6.19	6.19	6.19
16	ROCK RIVER WATER RECLAMATION DISTRI	7100-000	N/A	355.41	0.00	0.00
17	MUTUAL MANAGEMENT SERVICES	7100-000	N/A	433.31	0.00	0.00
18	Cottonwood Financial Illinois, LLC.	7100-000	N/A	727.66	0.00	0.00
19	NICOR GAS COMPANY	7100-000	N/A	220.64	220.64	220.64
19I	NICOR GAS COMPANY	7990-000	N/A	7.83	7.83	7.83
20	ROCKFORD HEALTH PHYSICIANS	7100-000	N/A	641.40	0.00	0.00
5UI	AMERICAN GENERAL FINANCE	7990-000	N/A	78.54	78.54	78.54
<b>TOTAL GENERAL UNSECURED CLAIMS</b>				<b>\$0.00</b>	<b>\$9,678.02</b>	<b>\$4,873.26</b>
						<b>\$4,873.26</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-73411

Trustee: (330400) JOSEPH D. OLSEN

Case Name: FLETCHER, TODD A  
FLETCHER, PATRICIA M

Filed (f) or Converted (c): 11/19/09 (c)

§341(a) Meeting Date: 01/07/10

Period Ending: 04/06/17

Claims Bar Date: 01/13/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Checking - Associated	0.00	0.00	0.00	FA
2	HHGS/furnishings	1,500.00	0.00	0.00	FA
3	Clothing and personal items	1,000.00	0.00	0.00	FA
4	Wedding Rings	100.00	0.00	0.00	FA
5	(4) term life insur. policy	0.00	0.00	0.00	FA
6	401K Plan	2,800.00	0.00	0.00	FA
7	Interest in Pension	Unknown	0.00	0.00	FA
8	Void	0.00	0.00	0.00	FA
9	Single family residence - 717 Grand Ave.	87,993.00	0.00	0.00	FA
10	PI case - vaginal mesh action (u)	15,000.00	0.00	112,020.57	FA
11	Void	0.00	0.00	0.00	FA
12	Void	0.00	0.00	0.00	FA
13	Void	0.00	0.00	0.00	FA
14	Void	0.00	0.00	0.00	FA
15	Void	0.00	0.00	0.00	FA
16	Void	0.00	0.00	0.00	FA
17	Void	Unknown	0.00	0.00	FA
18	1996 Chrysler Cirrus	1,275.00	0.00	0.00	FA
19	1997 Dodge Avenger	1,725.00	0.00	0.00	FA
20	1994 Mazda	575.00	0.00	0.00	FA
21	Void	0.00	0.00	0.00	FA
22	Void	0.00	0.00	0.00	FA
23	Void	0.00	0.00	0.00	FA
24	Void	0.00	0.00	0.00	FA
25	Void	0.00	0.00	0.00	FA
25	Assets Totals (Excluding unknown values)	\$111,968.00	\$0.00	\$112,020.57	\$0.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Claims Bar Date:** 01/13/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

**Major Activities Affecting Case Closing:**

This case was previously administered by a different Trustee with a No Asset Report being filed and the case closed on 3/15/10. Later a vaginal mesh tort claim settlement came to the attention of the prior Trustee who is no longer a panel member and the case was assigned to the current Trustee. The file was reopened on or about 10/7/15. Since its reopening, the Trustee has filed a motion to employ special counsel to complete the vaginal mesh tort claim settlement process and that motion will be heard on 1/11/16. It is estimated the gross settlement will be approximately \$120,000.00 with the net payout to the Trustee being approximately one-half that amount (\$59,000.00). The Trustee anticipates the file being completed during calendar year 2016 but is at the mercy at the settlement coordinator for the mutli-district litigation on receiving the distribution check.

**Current Projected Date Of Final Report (TFR):** November 22, 2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-73411

Case Name: FLETCHER, TODD A  
FLETCHER, PATRICIA M

Taxpayer ID #: \*\*-\*\*\*6019

Period Ending: 04/06/17

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*2966 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
09/08/16	{10}	Boston Scientific QSF	PI settlement funds	1242-000	112,020.57		112,020.57
09/19/16	101	Patricia Fletcher	Debtor's P.I. exemption	8100-002		15,000.00	97,020.57
09/20/16	102	Freese & Goss, PLLC	Per Court Order of 7/11/16 - P.I. attys fees & costs	3210-600		52,509.84	44,510.73
09/20/16	103	Garretson Resolution Group	Per Court order of 7/11/16 - settlement administration fee	3992-000		1,002.33	43,508.40
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		105.30	43,403.10
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		90.64	43,312.46
11/02/16	104	Patricia Fletcher	Per court order 10/31/2016	8200-002		20,000.00	23,312.46
12/28/16	105	Joseph D. Olsen		2100-000		6,638.92	16,673.54
12/28/16	106	JOSEPH D. OLSEN		2200-000		220.52	16,453.02
12/28/16	107	Joseph D Olsen		3110-000		2,337.50	14,115.52
12/28/16	108	AMERICAN INFOSOURCE LP AS AGENT FOR	Voided on 12/28/16	7100-004		192.04	13,923.48
12/28/16	108	AMERICAN INFOSOURCE LP AS AGENT FOR	Voided: check issued on 12/28/16	7100-004		-192.04	14,115.52
12/28/16	109	AMERICAN GENERAL FINANCE		7100-000		2,211.81	11,903.71
12/28/16	110	ROCKFORD HEALTH PHYSICIANS		7100-000		274.00	11,629.71
12/28/16	111	PRA Receivables Management, LLC		7100-000		150.49	11,479.22
12/28/16	112	Seventh Avenue		7100-000		283.52	11,195.70
12/28/16	113	PALISADES COLLECTIONS LLC	Stopped on 03/29/17	7100-005		1,199.40	9,996.30
12/28/16	114	Asset Acceptance LLC / Assignee / Target National		7100-000		174.25	9,822.05
12/28/16	115	NICOR GAS COMPANY		7100-000		220.64	9,601.41
12/28/16	116	AMERICAN INFOSOURCE LP AS AGENT FOR		7990-000		6.82	9,594.59
12/28/16	117	AMERICAN INFOSOURCE LP AS AGENT FOR		7100-000		192.04	9,402.55
12/28/16	118	ROCKFORD HEALTH PHYSICIANS		7990-000		9.73	9,392.82
12/28/16	119	PRA Receivables Management, LLC		7990-000		5.34	9,387.48
12/28/16	120	Seventh Avenue		7990-000		10.07	9,377.41
12/28/16	121	PALISADES COLLECTIONS LLC	Stopped on 03/29/17	7990-005		42.59	9,334.82
12/28/16	122	Asset Acceptance LLC / Assignee / Target National		7990-000		6.19	9,328.63
12/28/16	123	NICOR GAS COMPANY		7990-000		7.83	9,320.80
12/28/16	124	AMERICAN GENERAL FINANCE		7990-000		78.54	9,242.26

Subtotals : \$112,020.57 \$102,778.31



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-73411

Case Name: FLETCHER, TODD A  
FLETCHER, PATRICIA M

Taxpayer ID #: \*\*-\*\*\*6019

Period Ending: 04/06/17

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*2966 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/28/16	125	FLETCHER, PATRICIA		8200-002		9,242.26	0.00
03/29/17	113	PALISADES COLLECTIONS LLC	Stopped: check issued on 12/28/16	7100-005		-1,199.40	1,199.40
03/29/17	121	PALISADES COLLECTIONS LLC	Stopped: check issued on 12/28/16	7990-005		-42.59	1,241.99
03/29/17	126	Clerk of the United States Bankruptcy Court	REISSUED CHECK FROM STALE CHECK PROCESSING			1,241.99	0.00
		PALISADES COLLECTIONS LLC	1,199.40	7100-001			0.00
		PALISADES COLLECTIONS LLC	42.59	7990-001			0.00

<b>ACCOUNT TOTALS</b>	<b>112,020.57</b>	<b>112,020.57</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>112,020.57</b>	<b>112,020.57</b>	
Less: Payments to Debtors		44,242.26	
<b>NET Receipts / Disbursements</b>	<b>\$112,020.57</b>	<b>\$67,778.31</b>	

Net Receipts :	112,020.57
Less Payments to Debtor :	44,242.26
Net Estate :	\$67,778.31

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****2966	112,020.57	67,778.31	0.00
	<b>\$112,020.57</b>	<b>\$67,778.31</b>	<b>\$0.00</b>